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Dene N. Adams, C.S.C.
White County, GA



**LIMITED
JOINT TENANCY WITH SURVIVORSHIP
WARRANTY DEED**

STATE OF GEORGIA
COUNTY OF WHITE

FILE #: 12-057

THIS INDENTURE made this 18th day of May, 2012, between SCBT, N.A. d/b/a CBT, A Division of SCBT, N.A., of the County of Habersham, and State of Georgia, as party or parties of the first part, hereinafter called Grantor, and William E. Scarbrough and Donna Sue Herring Scarbrough, as joint tenants with survivorship and not as tenants in common as parties of the second part, hereinafter called Grantee (the words "Grantor" and "Grantee" to include their respective heirs, successors and assigns where the context requires or permits).

WITNESSETH that Grantor, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations in hand paid, at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, aliened, conveyed and confirmed, and by these presents does grant, bargain, sell, alien, convey and confirm unto the said Grantee.

All that tract or parcel of land, together with all improvements thereon, lying and being in Land Lot 103 of the 3rd Land District of White County, Georgia, being designated as Tract I, containing 1.70 acres, more or less, on a plat of survey prepared by London Land Surveying & Associates, Inc., G.R.L.S., dated May 16, 2012, and recorded in Plat Book 66, page 98, of the White County, Georgia Plat Records, said plat is incorporated herein by reference for a more complete description.

Subject to all easements, restrictions, reservations, set-backs, and rights-of-way of record or those delineated on the above-referenced plat of survey, if any.

This is a portion of the property shown as Tract I, Tract II, and Tract III conveyed in the Deed Under Power from Lee A. Finch and Billie S. Finch, acting through their duly appointed attorney in fact, Habersham Bank to Habersham Bank, dated October 6, 2009 recorded in Deed Book 1333, page 74.

This Deed is given subject to all easements and restrictions of record.

TO HAVE AND TO HOLD the said tract or parcel of land, together with all and singular the rights, members and appurtenances thereof, to the same being, belonging or in anywise appertaining, to the only proper use, benefit and behoof of the said Grantee, forever in FEE SIMPLE.

THIS CONVEYANCE is made pursuant to Official Code of Georgia Section 44-6-190, and it is the intention of the parties hereto to hereby create in Grantees a joint tenancy estate with right of survivorship and not as tenants in common.

AND THE SAID Grantor will warrant and forever defend the right and title to the above described property unto the said Grantee against the claims of all persons by, through and under the above named grantor.

IN WITNESS WHEREOF, Grantor has hereunto set grantor's hand and seal this day and year first above written.

Signed, sealed and delivered in presence of:

Witness

Betty Payne
Ginger Allen
Notary Public



SCBT, N.A. d/b/a CBT, A Division of SCBT, N.A.

By: Mark Gause

Its: V.P.

SCBT, N.A. d/b/a CBT, A Division of SCBT, N.A.

Attest By: Ronald Gause

Its: A.V.P.

